



MICHIGAN
HOUSE OF REPRESENTATIVES
P.O. Box 30014
LANSING, MICHIGAN 48909-7514

MINUTES OF THE STANDING COMMITTEE ON INSURANCE

Tuesday, April 21, 2015 8:15 a.m. Room 521 House Office Building, Lansing

Representative Leonard, Chair, called the meeting to order.

MEMBERS PRESENT: Representatives Leonard, Theis, Franz, Goike, Glardon, LaFontaine, Lyons, Barrett, Runestad, Vaupel, Webber, Cochran, Banks, Clemente, Kosowski, Miller, Wittenberg.

The Chair laid the following bills before the Committee.

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| SB 248 | (Hune) | Insurance; no-fault; coverage and benefits; make miscellaneous changes and create an insurance fraud prevention authority. |
| SB 249 | (Hune) | Insurance; no-fault; cross-reference to no-fault act in the support and parenting time enforcement act; amend to reflect amendments to the no-fault act. |

Senator Hune reviewed the provisions of the bills and answered questions.

The following individuals spoke to the Committee regarding the bills:

Teri Morante and Gabe Basso, representing DFIS, in support
John Cornack, representing CPAN, in opposition
Joe Richert, representing MBIPC and Special Tree, in opposition
Bill Buccalo, representing Rainbow Rehabilitation, in opposition
Pete Kuhnmuensch, representing the Insurance Institute of Michigan, in support
Dr. Owen Perlman, representing Trinity Health and the Brain Injury Association, in opposition

Cards indicating support for SB 248 were submitted by:

David Richmond, representing the Secretary of State
Amy Mass, representing the Michigan Insurance Coalition
Heather Drake, representing AAA
Scott Hummel, representing the Michigan Association of Insurance Agents
Joe Thesing, representing the National Association of Mutual Insurance Companies
Derek Dalling, representing the National Association of Insurance and Financial Advisors
Katie A. Jones, representing Allstate Insurance Company

Cards indicating support for SB 248 and SB 249 were submitted by:

Wendy Block, representing the Michigan Chamber of Commerce
Amanda Fisher, representing the NFIB

Timothy Lynch, representing the National Insurance Crime Bureau
Howard Goldblatt, representing the Coalition Against Insurance Fraud
Eric Musser, representing Auto Owners Insurance Company

Cards indicating opposition to SB 248 were submitted by:

Erica Coulston of Bloomfield Hills, Michigan
Chalisse Wilson of Flint, Michigan, representing Clarence Golden and family
Glenn Gregg of Leonard, Michigan, representing Kimberly Gregg
Ron Krueger of Grand Blanc, Michigan, a BIAMI parent
Rick Briggs of Brighton, Michigan, representing Michigan's Veterans
John Gwynne Prosse II, representing Health Partners Homecare
Bill Hart of Metamora, Michigan, representing catastrophic insured patients
Michael Dabbs, representing the Brain Injury Association
Jake Yeater and Chris Filiatrout of Southfield, Michigan, representing Mike Morse P.C.
Denise Copeland of St. Anton, Michigan
Tim Sinas, representing CPAN
Scott Barry, representing Centria Healthcare
Jerry Wagner of Southfield, Michigan, representing Leslie Stewart
Todd Tennis, representing the Negligence Law Section
Tory Hudson, representing Michigan Community VNA
Timothy F. Hoste, representing Unique Options, LLC
Terry Mulvihill, representing Hope Network
Jackie Riddell, representing Progressions
Lindsay Bunton, representing Progressions
Debbie Wojneck, representing Progressions
Ross Ouvry, representing Progressions
Peggy Ann Bock, representing Special Tree
Robert Wancha, representing Rainbow Rehabilitation
Kimberly Wagenknecht, representing Rainbow Rehabilitation
Sean Gehle, representing Ascension Health of Michigan
Tom Judd, representing Origami Brain Injury Rehabilitation Center
Carl Alden, representing the Michigan Association of Chiropractors
Corey Kenebrew, representing the Eisenhower Center
Michael Altman of Farmington Hills, Michigan
Kim and Shelly Langlois of Clinton Township, Michigan
Todd and Shannon Lambert of Warren, Michigan
Nancy Adams of Commerce, Michigan
Cheri Richardson of West Bloomfield, Michigan
Stephanie Guzak of Warren, Michigan
Erin Gust, representing Dignitas
Rob Casalou, CEO and President, St. Joseph Mercy Health System/Trinity Health
Darin Hutchings, representing the Eisenhower Center
Bill Kandler, representing the Michigan Orthopedic Society
Mary Mitchell, representing Rainbow Rehabilitation
Charles Selgerman, PhD., of West Bloomfield, Michigan
Geoffrey Rantalm, representing Special Tree

Tim Mucha of Sterling Heights, Michigan
Denice and Thomas Auld of Sterling Heights, Michigan
Richard Love of Farmington Hills, Michigan
Marguerite Morgan of Redford, Michigan
Kim Nolan, representing Progressive Alternatives
Scott and Patty DeShetler of Davisburg, Michigan
Tammy Goulding, representing Rehab Without Walls
Tamera Smith of DeWitt, Michigan
Anne Regalski, representing Community Therapeutic
Nicholas Nolan, representing Progressive Alternatives
Michael and Sharon Morin of Clarkston, Michigan
Karen Amick, representing Quality Care Consulting
Matt Wohlfert, representing Quality Care Consulting
Tamara Jolly, representing Quality Care Consulting
Ann Marie Sheridan, representing Quality Care Consulting
Elizabeth Smith, representing Quality Care Consulting
Michael Harris, representing Quality Care Consulting
Linda Pillow, representing Quality Care Consulting
Rebecca Demek, representing Quality Care Consulting
Ramonda Walker, representing Quality Care Consulting
Linda Wormlight, representing Quality Care Consulting
Ann Rasek, representing Quality Care Consulting
Beth Sanford, representing Quality Care Consulting
Michelle Sample, representing Quality Care Consulting
Sarah Marsh, representing Quality Care Consulting
Jacqueline Keys, representing Dignitas
Don Gardner of Farmington, Michigan

Cards indicating opposition to SB 248 and Sb 249 were submitted by:

Steve Copley of Commerce Township, Michigan
Craig Trombley of Ann Arbor, Michigan
David Finkbeiner, representing the Michigan Health and Hospital Association
Matthew Kottman of Commerce Township, Michigan
Stella Husch, representing Strive Recreational Therapy
Dan Eaton, RN, CBIS, State Director of Neurorestorative
Dave Christenson of Southfield, Michigan
Wayne Miller, representing MAJ
Michael Andary, representing MSMS and CPAN
M. Thomas Deller of Farmington Hills, Michigan
Patricia Bayer of Mason, Michigan
Mark Lemoine, representing Spectrom Health System
Barry Marshall, representing Rainbow Rehabilitation Center
Debra Field of Saginaw, Michigan
Alanna Sanchez, representing Progressions
Scott A. Goodwin of Birmingham, Michigan
Lauren Cetnar, representing Rainbow Rehabilitation

Teneya Parrish, representing Rainbow Rehabilitation
Julie Mooring, representing Rainbow Rehabilitation
Mark Evans of Troy, Michigan
Jymel Brown of Ypsilanti, Michigan
Kelly Savage, representing Progressions
Marianne Knox of Gregory, Michigan
Derica Scribner, representing Rainbow Rehabilitation and a family member
Cynthia Kepsel, representing Rainbow Rehabilitation
Melissa Hoffman, representing Rainbow Rehabilitation
Christine Tocco of Byron Center, Michigan
John Prosser III
Alyssa Kelley, representing Rainbow Rehabilitation
Michelle Trojniak, representing Rainbow Rehabilitation
Cindy Trehapne, representing Rainbow Rehabilitation
Susanne Start, representing Rainbow Rehabilitation
Lisa Keen, representing Rainbow Rehabilitation
Debra Trumbull, representing Rainbow Rehabilitation
Anne Gillingham of Saline, Michigan
Nicole Vedder, representing Rainbow Rehabilitation
Laurene Shipley of Westland, Michigan
Derek Schmitz, representing Rainbow Rehabilitation
Ron Williams, representing Rainbow Rehabilitation
James Martus, representing CAPP
Kathleen Call of Howell, Michigan
Sue Finney of Oxford, Michigan
Mariann Young of Farmington, Michigan
Rick Herman of Whitmore Lake, Michigan
Joann Arpino, representing Rainbow Rehabilitation Centers
Porsha Moore, representing Rainbow Rehabilitation
Bill Bower, representing Rainbow Rehabilitation
Krystal Koch-Oetjens, of Berkley, Michigan, representing Anne Koch
Kim Collins of Farmington Hills, Michigan
Kathleen Johnston, representing the Michigan Disability Rights Coalition
Julie Tiberia of Ypsilanti, Michigan
Danielle Richards, representing Rainbow Rehabilitation
Paul Welday, representing the Recovery Project
Bobby Thomas of Farmington, Michigan
Valerie Green of Livonia, Michigan
Monica Van Acker of Brighton, Michigan
Tanesha Torrence, representing Rainbow Rehabilitation
Amir Bringard, representing Progressions
Natalie Kottman of Commerce Township, Michigan
Monique Kurkowski of Belleville, Michigan
Deloris Garry of Romulus, Michigan
Crystal Founia of West Bloomfield, Michigan
Nickole Burnham of Ypsilanti, Michigan

Keith Schenkel of Novi, Michigan

Cards for SB 248 and/or SB 249 with no position stated were submitted by:

Dennis O'Leary of Redford, Michigan
Rich Kwaiser, representing Rehab and Mobility Sustems
Bradley Wert, representing Rehab and Mobility Systems
Jason Calling, representing Rainbow Rehabilitation
Brenda Boze of Plainwell, Michigan
Carlia Cichon, representing Cast Auto Injury Patients
George Nastins, III, PhD of Haslett, Michigan
Randy Lokatys, representing Great Lakes Restore

Cards submitted indicating opposition with no bill number(s) listed were submitted by:

Don Adams of Ann Arbor, Michigan
Zukeika Norwood of Ann Arbor, Michigan
Tom Constand, representing the Brain Injury Association
Roger Essenmacher, representing Advent Home Med
Rick Roenicke, representing Rehab and Mobility Systems
Marshala Goins of Newport, Michigan, representing James Goins
Maureen, Jim and Sam Howell of St. Charles, Michigan

There being no additional business before the Committee, Chair Leonard declared the meeting adjourned, the time being 10:30 a.m.

Representative Tom Leonard, Chair

Catherine Petroskey, Committee Clerk (517) 373-8538